

EXHIBIT 12

NAMED INSURED MORTGAGEE-Name and Address:

OOWEN FEDERAL BANK, FSB
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 6723
SPRINGFIELD, OH 45501

AMERICAN SECURITY INSURANCE COMPANY
P O BOX 50355, ATLANTA, GA 30302
RESIDENTIAL PROPERTY
ADDITIONAL INSURED ENDORSEMENT

ADDITIONAL INSURED-NAME AND ADDRESS (Street No., City, State, Zip):

JOAN CHARLES
14 DITSON STREET
BOSTON, MA 02122

AGENCY		
Major	Sub	Minor
05948	020	150

DATE: 05/14/2004

POLICY: ALR0723899030

LOAN
NUMBER: 100840636

CLAIMS PHONE NO.: 1-800-326-7781

POLICY PERIOD (ONE YEAR):	AMOUNT OF INSURANCE :		\$ 351,000
EFFECTIVE DATE: 01/08/2004 EXPIRATION DATE: 01/08/2005	TAX CODE		\$
EFFECTIVE TIME: <input type="checkbox"/> NOON <input checked="" type="checkbox"/> 1201 A.M.	MUNICIPAL		\$
	PREMIUM		\$
	TAXES		\$
	TOTAL TAX		\$
DESCRIBED LOCATION (if different from mailing address above) 14 DITSON STREET BOSTON, MA 02122	ANNUAL PREMIUM AMOUNT		\$ 2,457.00
	ANNUAL TOTAL CHARGED	2,457.06	
ENDORSEMENTS AT TIME OF ISSUE: MSP-RES[5-81], MSP-RES[8-88], CP13000E[05-03]			

Subject to the terms and provisions of the Mortgage Service Program, Residential Property Mortgagee's Policy, including but not limited to the Residential Property coverage form attached hereto, it is agreed that the insurance applies to the property described above and to any person shown as an Additional Insured with respect to such property, subject to the following additional provisions:

- The above Named Insured Mortgagee is authorized to act for such Additional Insureds in all matters pertaining to this insurance including receipt of Notice of Cancellation, and return premium, if any.
- The above Named Insured Mortgagee is authorized to advance all funds to be recovered from the Additional Insured for the insurance afforded.
- Loss, if any, shall be adjusted with and payable to the above Named Insured Mortgagee, and the Additional Insureds as their interests may appear, either by a single instrument so worded or by separate instruments payable respectively to the Named Insured Mortgagee and the Additional Insured, at the company's option.

With respect to all perils except Vandalism and Malicious Mischief, the sum of \$1000 shall be deducted from the amount which would otherwise be recoverable for each loss separately occurring. With respect to Vandalism and Malicious Mischief a \$ 1000 per loss deductible applies except with respect to vacant property which is subject to a \$ 1000 per loss deductible.

These deductibles shall apply separately to each building or structure.

This policy only covers buildings and structures. It does not cover your contents, nor does it provide you with any liability coverage. In addition, the amount of insurance may not be high enough to fully indemnify you in case of a loss to your Dwelling Property.

SECOND MORTGAGEE

INSURED COPY
MSP-VRES-A(5-91)

READ YOUR POLICY CAREFULLY

DEC011(12/88)
MS0006

**YOUR RESIDENTIAL DWELLING POLICY
QUICK REFERENCE**

DECLARATIONS PAGE

Your Name
Location of Your Residence
Policy Period
Coverages
Amounts of Insurance
Deductible

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PLEASE NOTE: THERE MAY BE AMENDATORY ENDORSEMENTS.

AMERICAN SECURITY INSURANCE COMPANY
P.O. BOX 60355, ATLANTA, GA 30302

A STOCK INSURANCE COMPANY
HEREIN CALLED THIS COMPANY
INCORPORATED UNDER
THE LAWS OF DELAWARE

READ YOUR POLICY CAREFULLY



Residential Property Policy

This policy provides limited coverage. Please read your policy and all endorsements carefully.

THIS POLICY JACKET TOGETHER WITH RESIDENTIAL DWELLING FORM, DECLARATIONS AND ENDORSEMENTS, IF ANY, ISSUED TO A FORM A PART THEREOF,
COMPLETES THIS POLICY

RESIDENTIAL PROPERTY
 COVERAGE
 MSP-RES (8-88)

AGREEMENT

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.

DEFINITIONS

Throughout this policy "you" and "your" refer to the "Named Insured," (Mortgagee) and the "Additional Insured" (Mortgagor) shown in the Declarations. "We," "our," and "us" refer to the Company providing this insurance.

COVERAGES

This insurance applies to the Dwelling Property described in the Additional Insured Endorsement which has been issued and is Eligible Real Estate within the description of property covered below, and which is not otherwise excluded.

1. Property Covered

We cover:

- a. the dwelling on the Described Location, used principally for dwelling purposes not to exceed four (4) living units including, but not limited to, individually owned townhouses or permanently situated mobile homes;
- b. structures attached to the dwelling;
- c. materials and supplies on or adjacent to the Described location for use in the construction, alteration, or repair of the dwelling or other structures on this location; and
- d. if not otherwise covered in this policy, building equipment and outdoor equipment used for the service of and located on the Described Location.

2. Property Not Covered

- a. Personal Property of any kind.
 - b. Outdoor trees, shrubs, plants, and lawns.
 - c. Outdoor swimming pools; fences, piers, wharves and docks; beach or diving platforms or appurtenances; retaining walls not constituting a part of buildings; walks; roadways; and other paved surfaces.
 - d. Cost of excavations, grading or filling.
 - e. Foundations of buildings, machinery, boilers or engines which foundations are below the surface of the ground.
 - f. Piling, piers, pipes, flues, and drains which are underground.
 - g. Piling which are below the low water mark.
 - h. Land (including land on which the property is located).
-

PERILS INSURED AGAINST

We insure against risks of direct loss to covered property only if that loss is a physical loss to property. However, we do not insure losses which are excluded below:

- 1. We do not insure for loss involving collapse, other than as provided in Other Coverages
- 5. However, any ensuing loss not excluded or excepted is covered.
- 2. We do not insure for loss caused by:
 - a. freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:
 - (1) fence; pavement, patio or swimming pool;
 - (2) foundation, retaining wall or bulkhead; or
 - (3) pier, wharf or dock;

- b. theft in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;
- c. constant or repeated seepage or leakage of water or steam over a period of weeks, months or years from within a plumbing, heating, air conditioning, or automatic fire protective sprinkler system or from within a household appliance;
- d.
 - (1) wear and tear, marring, deterioration;
 - (2) inherent vice, latent defect, mechanical breakdown;
 - (3) smog-rust, mold, wet or dry rot;
 - (4) smoke from agricultural smudging or industrial operations;
 - (5) release, discharge or dispersal of contaminants or pollutants;
 - (6) settling, cracking, shrinking, bulging or expansion of pavements, patios, foundations, walls, floors, roofs, or ceilings; or
 - (7) birds, vermin, rodents, insects, or domestic animals.

If any of these cause water damage not otherwise excluded, to escape from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, we cover loss caused by water including the cost of tearing out and replacing any part of a building necessary to repair the system or appliance. We do not cover loss to the system or appliance from which this water escaped.

However, under this Paragraph 2., any ensuing loss not excluded or excepted is covered.

- 3. We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.
 - a. Ordinance or Law, meaning enforcement of any ordinance or law regulating the construction, repair or demolition of a building or other structure, unless specifically provided under this policy.
 - b. Earth Movement, meaning earthquake including land shock waves or tremors before, during or after a volcanic eruption; landslide; mudflow; earth sinking, sinkhole, mine subsidence, rising or shifting; unless direct loss by:
 - (1) fire;
 - (2) explosion; or
 - (3) breakage of glass or safety glazing material which is part of a building, storm door or storm window;
 ensues and then we will pay only for the ensuing loss.
 This exclusion does not apply to loss by theft.
 One or more volcanic eruptions that occur within an hour period will be considered as one volcanic eruption.
 - c. Water Damage, meaning:
 - (1) flood, surface water, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind;
 - (2) water which backs up through sewers or drains. This includes water emanating from a sump pump, sump pump well or similar device designed to prevent overflow, seepage or leakage of subsurface water; or
 - (3) water below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure.
 Direct loss by fire, explosion or theft resulting from water damage is covered.
 - d. Power Failure, meaning the failure of power or other utility service if the failure takes place off the described premises. But, if a Covered Cause of Loss ensues on the described premises, we will pay only for that ensuing loss.

- e. Neglect, meaning your neglect to use all reasonable means to save and preserve property at and after the time of loss.
- f. War, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon will be deemed a warlike act even if accidental.
- g. Nuclear Hazard, meaning any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
 Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke.
 This coverage does not apply to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.
- h. Intentional Loss, meaning any loss arising out of any act committed
 - (1) by you or at your direction; and
 - (2) with the intent to cause a loss.
- 4. We do not insure for loss caused by any of the following. However, any ensuing loss not excluded or excepted is covered.
 - a. Weather conditions. However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 3. above to produce the loss;
 - b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body;
 - c. Faulty, inadequate or defective:
 - (1) planning, zoning, development, surveying, siting;
 - (2) design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3) materials used in repair, construction, renovation or remodeling; or
 - (4) maintenance;
 of part or all of any property whether on or off the described premises.

OTHER COVERAGES

1. Other Structures

Subject to the provisions of this article, we cover other structures on the Described Location, separated from the dwelling by clear space. Structures connected to the dwelling by only a fence, utility line or similar connection are considered to be other structures.

We do not cover other structures:

- a. used in whole or in part for commercial, manufacturing or farming purposes; or
- b. rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage.

The amount of insurance on other structures shall be limited to 10% of the dwelling coverage as an additional amount of insurance.

2. Debris Removal

We will pay the reasonable expense incurred by you for the removal of debris from a property loss covered by this policy. Debris removal expense is included in the limit of liability applying to the damaged property.

3. Reasonable Repairs

We will pay the reasonable cost incurred by you for necessary repairs made solely to protect the property covered by this policy from further damage if there is coverage for the peril causing the loss. Use of this coverage is included in the limit of liability that applies to the property being repaired.

4. Property Removed

Covered property while being removed from a premises endangered by a Peril Insured Against and for not more than 30 days while removed, is covered for direct loss from any cause. This coverage does not change the limit of liability that applies to the property being removed.

5. Collapse

We insure for risk of direct physical loss to Property Covered involving collapse of a building or any part of a building caused only by one or more of the following:

- a. Fire or lightning, windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles, smoke, vandalism, or malicious mischief, breakage of glass or safety glazing material, burglars, falling objects, weight of ice, snow or sleet, accidental discharge or overflow of water or steam from within a plumbing, heating or air conditioning system or from within a household appliance, sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, an air conditioning system or an appliance for heating water, freezing of plumbing, heating or air conditioning system or of a household appliance.
- b. Hidden decay,
- c. Hidden insect or vermin damage,
- d. Weight of contents, equipment, animals or people,
- e. Weight of rain which collects on a roof,
- f. Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling, or renovation.

Collapse does not include settling, cracking, shrinking, bulging or expansion. Collapse does not apply to loss to the following unless damage is caused directly by collapse of a building:

Awnings, fences, pavements, patios, swimming pools, underground pipes, flues, drains, cesspools, septic tanks, foundations, retaining walls, bulkheads, piers, wharves, or docks.

Coverage for collapse is included in the limit of liability applying to the damaged Covered Property.

CONDITIONS

1. Policy Period. This Policy applies only to loss which occurs during the policy period.
2. Other Insurance. If there is any other valid or collectible insurance which would attach if the insurance under this policy had not been effected, this insurance shall apply only as excess and in no event as contributing insurance and then only after all other insurance has been exhausted.
3. Insurance Interest and Limit of Liability. Even if more than one person has an insurable interest in the property covered, we shall not be liable:
 - a. for an amount greater than the interest of the persons insured under this policy; or
 - b. for more than the limit of liability that applies, whichever is less.

If the Described Property is vacant and the mortgage on the property has been declared in default by the mortgagee at the time of a loss, we shall be liable for no more than the Named Insured's interest in the property at the time of loss.

The Named Insured's interest is represented by the mortgagor's unpaid balance, less unearned interest and finance charges, less unearned insurance premiums, less collection and foreclosure expenses, and less late charges and penalties added to the mortgagor's unpaid balance after the inception date of this policy.

4. **Concealment or Fraud.** We do not provide coverage if you have intentionally concealed or misrepresented any material fact or circumstance relating to this insurance. We do not provide coverage if you have acted fraudulently or made false statements relating to this insurance whether before or after loss.
5. **Your Duties After Loss.** In case of a loss to which this insurance may apply, you shall see that the following duties are performed:
 - a. give immediate notice to us or our agent;
 - b. protect the property from further damage, make reasonable and necessary repairs required to protect the property, and keep an accurate record of repair expenditures;
 - c. exhibit the damaged property as often as we reasonably require;
 - d. submit to signed statements and examinations under oath; and
 - e. submit to us, within 60 days after we request, your signed, sworn statement of loss which sets forth, to the best of your knowledge and belief:
 - (1) the time and cause of loss;
 - (2) the interest of you and all others in the property involved and all encumbrances on the property;
 - (3) other insurance which may cover the loss;
 - (4) changes in title or occupancy of the property during the term of the policy; and
 - (5) specifications of any damaged building and detailed estimates for repair of the damage.
6. **Loss Settlement.** Covered property losses are settled as follows:
 - A. **Buildings** at replacement cost without deduction for depreciation, subject to the following:
 - (1) We will pay the cost of repair or replacement, without deduction for depreciation, but not exceeding the smallest of the following amounts:
 - (a) the limit of liability under this policy applying to the building;
 - (b) the replacement cost of that part of the building damaged for equivalent construction and use on the same premises; or
 - (c) the amount actually and necessarily spent to repair or replace the damaged building.

If the full cost to repair or replace the damaged property is more than \$1,000 or 5% of the limit of liability for the Dwelling, we will pay no more than the actual cash value until actual repair or replacement is completed.

You may disregard these replacement cost loss settlement provisions when making a claim. You may claim loss to buildings on actual cash value basis. If you do, you may make further claim within 180 days after the loss based upon and for any specific additional cost to you actually incurred within that period in replacing the damaged property on a replacement cost basis.
 - B. **Loss to the following types of property** will be settled at the actual cash value of the damaged property at the time of loss. Actual cash value includes deduction for depreciation.
 - (1) Structures that are not buildings.
 - (2) Antennas, carpeting, awnings, domestic appliances and outdoor equipment, all whether or not attached to buildings.

We will not pay more than the smallest of:

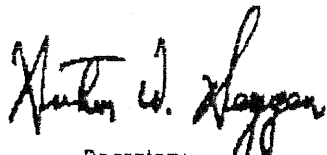
 - (1) the cost to repair or replace the damaged property with property of like kind and quality;
 - (2) the actual cash value of the damaged property; or
 - (3) the limits of liability of this policy applying to the property.

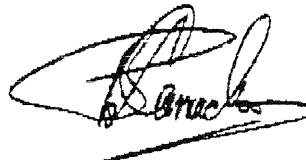
7. **Salvage and Recovery:** When, in connection with any loss covered by this policy, any salvage or recovery is received subsequent to the payment of such loss, the loss shall be refigured on the basis of what it would have been settled for had the amount of salvage or recovery been known at the time the amount of loss was originally determined. Any amounts thus found to be due any party, including us, shall be promptly paid or reimbursed.
8. **Our Option.** If we give you written notice within 30 days after we receive your signed, sworn statement of loss, we may repair or replace any part of the property damaged with equivalent property.
9. **Reinstatement:** It is understood and agreed that any claim under this policy shall not reduce the amount of insurance stated on the Declarations page for any other loss occasion.
10. **Loss to a Pair or Set.** In case of loss to a pair or set, we may elect to:
 - a. repair or replace any part to restore the pair or set to its value before the loss;
 - or
 - b. pay the difference between actual cash value of the property before and after the loss.
11. **Glass Replacement.** Covered loss to glass shall be settled on the basis of replacement with safety glazing materials when required by ordinance or law.
12. **Loss Payment.** We will adjust all losses with the Named Insured. Payment for loss will be made within 60 days after we reach agreement with the Named Insured, entry of a final court judgement, or the filing of an approved award with us. Loss will be made payable to the Named Insured and the Additional Insured as their interests appear, either by a single instrument so worded or by separate instruments payable respectively to the Named Insured and the Additional Insured, at the Company's option. No coverage will be available to any mortgagee other than that shown as the Named Insured on the Declarations page of this policy.
13. **Appraisal.** If the Named Insured and we fail to agree on the actual cash value or amount of loss, either party may make written demand for an appraisal. Each party will select an appraiser and notify the other of the appraiser's identity within 20 days after the demand is received. The appraisers will select a competent and impartial umpire. If the appraisers are unable to agree upon an umpire within 15 days, the Named Insured or we can ask a judge of a court of record in the state of the Described Location to select an umpire.
 The appraisers will appraise the loss, based on the method of payments specified in the policy for each item. If the appraisers submit a written report of an agreement to us, that amount will be the actual cash value or amount of loss. If they cannot agree, they will submit their differences to the umpire. A written award by any two will determine the amount of loss.
 Each party will pay the appraiser it chooses and his expenses, and equally pay expenses for the umpire and all other expenses of the appraisal.
14. **Our Rights of Recovery (Subrogation).** In the event of any claim under this policy, we are entitled to all your rights of recovery against another person. You must sign and deliver to us any legal papers relating to that recovery, do whatever else is necessary to help us exercise those rights and do nothing after loss to prejudice our rights.
 When you have made a claim under this policy and also recover from another person, the amount recovered from the other person shall be held by you in trust for us and reimbursed to us to the extent of any damages paid by us under this policy.

15. Suit Against Us. No action shall be brought unless there has been compliance with the policy provisions and the action is started within one year after the loss.
16. Abandonment of Property. You must take all reasonable steps to protect the property which a prudent interested party would take in the absence of this or other insurance. We need not accept any property abandoned by you.
17. No Benefit to Ballee. We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any other provision of this policy.
18. Cancellation.
 - a. Coverage under this policy shall automatically and without prior notice, cancel when the Named Insured no longer has an interest in the Described Property or when the Named Insured has been provided with another policy that meets the requirements of the Named Insured as set forth in the mortgage agreement applicable to the Described Property.
 - b. This policy may also be cancelled by the Named Insured by returning it to us or notifying us in writing of the date cancellation is to take effect.
 - c. We may cancel this policy by mailing notice of cancellation to the Named Insured at the address shown on the Additional Insured Endorsement or by delivering the notice not less than 30 days prior to the effective date of cancellation.
 - d. We will mail to the Named Insured at the address shown on the Additional Insured Endorsement notice of non renewal not less than 30 days before the end of the policy period, if we decide not to renew or continue this policy.
19. Return of Premium. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.

If the return premium is not refunded with the notice of cancellation or when the policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect. The return of premium is not a condition of the cancellation.
20. Liberalization Clause. If we adopt any revision which would broaden the coverage under this policy without additional premium within 60 days prior to or during the policy period, the broadened coverage will immediately apply to this policy.
21. Waiver or change of Policy Provisions. A waiver or change of any provision of this policy must be in writing by us to be valid. Our request for an appraisal or examination shall not waive any of our rights. No course of conduct nor any indulgences, waivers, extensions, forbearances, non-enforcement of policy conditions, or the like, extended at or over any time or from time to time by the Company to the Named Insured or anyone shall waive, nullify, or modify any policy provision as to any other occasion or waive, nullify, or modify any other policy provision.
22. Assignment. Assignment of this policy shall not be valid unless we give our written consent.

In Witness Whereof, we have caused this policy to be executed and attested, and, If required by state law, this policy shall not be valid unless countersigned by our authorized representative.


Secretary


President

Assurant Group Privacy Policy

Assurant Group (called "we" "us" or "our" herein) sells credit-related products; membership products; and, extended service contracts. Our products are often sold through other companies. These may be banks; finance companies; retailers; and, mortgage companies. By law, we must give our privacy policy to you each year.

Your trust is our most valuable asset. We safeguard that trust by keeping your nonpublic personal information (called "data" herein), in a secure environment. We go by the terms stated in this Privacy Policy to use such data.

This is not a solicitation. You do not need to respond. This Privacy Policy explains how we protect your data. If you have asked in the past not to be solicited, that request is still in effect. You do not need to contact us again.

This Privacy Policy gives you examples of the types of data we collect. It also names the kind of companies with whom we share such data. These examples are only to illustrate; they should not be considered all of the data we may collect, use or share. Also, you may have other privacy protections under some state laws. We will comply with any state laws that may apply to data about you. As an example, certain state laws may not allow us to share some types of data about you; they may also require us to provide you with more notices.

Please note that this Privacy Policy will not apply to your relationships with other financial service providers, such as banks, credit card issuers, finance companies and independent insurance agents that are not a part of the Assurant Group companies listed below. Their Privacy policies will govern how they collect, use and disclose personal information that you allow them to access.

Below is our privacy pledge to you:

Information We May Collect

We may collect data about you from:

- Data we receive from you (or that is provided to us on your behalf); this may be on applications and other forms such as: your name; address; telephone number; employer; and income.
- Data about your transactions with our companies or other nonaffiliated parties; this could be your name; address; telephone number; age; credit card use; insurance coverage; transaction history; claims history; and premiums.
- Data from consumer reporting agencies, public records and data collection agencies; some of this data could be your obligations with others and your credit worthiness.
- Data from health care providers, such as doctors and hospitals; this is to determine your past or present health condition. Health data will be collected, as we may need, to find out if you are eligible for coverage, process claims, prevent fraud, and, as authorized by you, or as the law may permit or require. Please note we collect health data only to manage a product or service; this could be data for life or disability insurance for which you applied. But, if you by involuntary unemployment insurance or an extended service product from us, we do not collect health data.

Information We May Disclose and To Whom We May Disclose Information

The data that we may collect as described above may be shared in order to deliver products and services to you; provide customer service; or handle your account.

• Disclosures Permitted by Law

We may share all of the data as described above and as permitted by law. For example, we may use affiliated and nonaffiliated parties to give services for us; this could be providing customer assistance; handling claims; protecting against fraud; and maintaining software for us. We also may share data in response to requests from law enforcement agencies or State insurance authorities.

• Disclosures for Joint Marketing and Servicing

We may also share all of the data that we collect as described above, except health data. We may share data with companies that provide marketing services on our behalf, or with whom we have joint marketing agreements. This may be financial service providers such as banks; credit card issuers; or non-financial companies, such as direct marketers and mail houses; and others, such as membership organizations. We also may share such data among our companies to do marketing services on our behalf or to offer you our other products and services we think may be of interest to you.

Assurant Group Privacy Policy

Assurant Group (called "we" "us" or "our" herein) sells credit-related products; membership products; and, extended service contracts. Our products are often sold through other companies. These may be banks; finance companies; retailers; and, mortgage companies. By law, we must give our privacy policy to you each year.

Your trust is our most valuable asset. We safeguard that trust by keeping your nonpublic personal information (called "data" herein), in a secure environment. We go by the terms stated in this Privacy Policy to use such data.

This is not a solicitation. You do not need to respond. This Privacy Policy explains how we protect your data. If you have asked in the past not to be solicited, that request is still in effect. You do not need to contact us again.

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- Data we receive from you (or that is provided to us on your behalf); this may be on applications and other forms such as: your name; address; telephone number; employer; and income.
- Data about your transactions with our companies or other nonaffiliated parties; this could be your name; address; telephone number; age; credit card use; insurance coverage; transaction history; claims history; and premiums.
- Data from consumer reporting agencies, public records and data collection agencies; some of this data could be your obligations with others and your credit worthiness.
- Data from health care providers, such as doctors and hospitals; this is to determine your past or present health condition. Health data will be collected, as we may need, to find out if you are eligible for coverage, process claims, prevent fraud, and, as authorized by you, or as the law may permit or require. Please note we collect health data only to manage a product or service; this could be data for life or disability insurance for which you applied. But, if you by involuntary unemployment insurance or an extended service product from us, we do not collect health data.

Information We May Disclose and To Whom We May Disclose Information

The data that we may collect as described above may be shared in order to deliver products and services to you; provide customer service; or handle your account.

• Disclosures Permitted by Law

We may share all of the data as described above and as permitted by law. For example, we may use affiliated and nonaffiliated parties to give services for us; this could be providing customer assistance; handling claims; protecting against fraud; and maintaining software for us. We also may share data in response to requests from law enforcement agencies or State insurance authorities.

• Disclosures for Joint Marketing and Servicing

We may also share all of the data that we collect as described above, except health data. We may share data with companies that provide marketing services on our behalf, or with whom we have joint marketing agreements. This may be financial service providers such as banks; credit card issuers; or non-financial companies, such as direct marketers and mail houses; and others, such as membership organizations. We also may share such data among our companies to do marketing services on our behalf or to offer you our other products and services we think may be of interest to you.

Information Regarding Former Customers

We do not share data about former customers or customers who do not have an active account except by the terms of this Privacy Policy.

Our Security Procedure

We restrict access to data about you to those employees who we know have a valid business purpose to have access to such data to provide products or services to you. We use security techniques that protect your data. We provide training and communications programs to our employees. These educate them on the meaning and requirements of our strict standards for data security and confidentiality.

Changes to this Privacy Policy

We reserve the right to change or add to this Privacy Policy at any time. If we make material changes, we will provide current customers a new notice that describes our new practices.

Montana Residents

You may request to see the data about you in our records that is not otherwise restricted from being shared. If you do request it, we may arrange with an insurance support organization or a consumer-reporting agency to copy and share your data with you on our behalf. If you think that the data is not complete or accurate, you may ask us to make any corrections, additions or deletions to the data with which you do not agree. You may also request a more complete description of the entities with which we share the data or the circumstances under which we may share the data. Also, you may ask for the name of any entity to which we have disclosed your medical data during the past three years. Please send any of these requests in writing to Assurant Group Privacy Office, Post Office Box 979047, Miami, FL 33197-9047.

New Mexico and Vermont Residents

As required by state law, we will not share your financial or health data without your permission except as allowed by applicable New Mexico or Vermont law.

The companies of Assurant Group are shown below. We value our relationship with you. Should you have any questions about this Privacy Policy, please write to us at Assurant Group Privacy Office, Post Office Box 979047, Miami, FL 33197-9047 or e-mail us your question at theprivacyoffice@assurant.com.

American Bankers General Agency	MS Casualty Insurance Company
American Bankers Insurance Company of Florida	MS Dealer Service Corporation
American Bankers Life Assurance Company of Florida	MS Life Insurance Company
American Bankers Warranty Company	National Insurance Agency
American Reliable Insurance Company	PAS Financial Group
American Security Insurance Company	Roadgard Motor Club, Inc.
American Summit General Agency, Inc.	Safeware, The Insurance Agency, Inc.
Bankers American Life Assurance Company	Specialty Lloyds Insurance Company
Caribbean American Insurance Agency Company	Standard Guaranty Insurance Company
Caribbean American Life Assurance Company	Sureway, Inc.
Caribbean American Property Insurance Company	The Computer Insurance Agency, Inc.
Commerce National Insurance Company	Union Security Life Insurance Company
Consumer Assist Network Association, Inc.	United Service Protection, Inc.
Federal Warranty Service Corporation	United Service Protection Corporation
Financial Exchange, Inc.	Voyager Indemnity Insurance Company
Financial Insurance Exchange	Voyager Life and Health Insurance Company
First Fortis Life Insurance Company	Voyager Life Insurance Company
Fortis Benefits Insurance Company	Voyager Property and Casualty Insurance Company
Insureco, Inc.	Voyager Service Programs, Inc.
Insureco Agency and Insurance Services, Inc.	Voyager Service Warranties, Inc.
Interfinancial Services Corporation	And all other affiliated companies of the
Life Insurance Company of Mississippi	Assurant Group

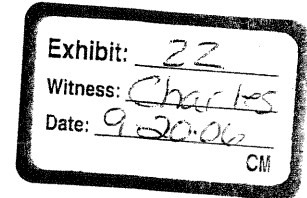
EXHIBIT 13



February 10, 2004

Joan Charles
14 Ditson Street
Boston, MA 02122

Re: Loan Number: 100840636
Property Address: 14 Ditson Street
Boston, MA 02122



Dear Joan Charles:

Ocwen Federal Bank FSB (Ocwen) would like to take this opportunity to thank you for your recent correspondence regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed your loan and below is the recap of our response to the concern raised:

Concern : You stated that your loan is escrowed for hazard insurance. Furthermore, you stated that Ocwen did not disburse a timely payment towards the hazard insurance on your loan. Therefore, you requested that Ocwen review your loan and disburse the hazard insurance premium on your loan.

Response : A review of your loan indicates that your loan is escrowed for hazard insurance. Further, please note that Ocwen disbursed the hazard insurance premium in the amount of \$1,906.00 to Massachusetts Property Insurance, on February 06, 2004. The policy covers the hazard insurance from January 08, 2004 through January 08, 2005.

Your loan shows a negative escrow balance in the amount of \$604.83.

As of the date of this letter, your loan is due for the February 01, 2004 payment.

We trust the information provided has fully addressed your concern. However, should you have any further questions regarding this particular matter, please contact us at 1-800-241-9960. If you have any questions in the future regarding your loan, please contact our Customer Relations Department at 1-800-746-2936 or send written correspondence to the following address:

Ocwen Federal Bank FSB
Attention: Research Department
12650 Ingenuity Drive
Orlando, FL 32826

Sincerely,

Munira Fumakia
Research Department
Ocwen Federal Bank FSB

EXHIBIT 14



ASSURANT
Solutions

260 Interstate N. Circle, NW
Atlanta, GA 30339-2111
T 770.763.1000
F 770.859.4403

www.runan.belcher@assurant.com

July 29, 2005

James Hoyt
The Law Offices of Portnoy & Greene, P.C.
197 1st Avenue, Suite 130
Needham, MA 02494

RE: Named Insured : Ocwen Federal Bank
 Additional Insured : Joan Charles
 Policy # : ALR089903000
 Loan # : 100840636
 Date of Loss : 2/1/04
 Claim # : 00100291021

Our review of the above referenced claim has been completed. A check in the amount of \$86,489.91 has been issued and mailed to Richard C. Demerle, Esq., the Attorney representing Ocwen Loan Servicing. A copy of the estimate is included for your review.

Below is an explanation of the payment:

Claim Amount	: \$102,810.99
Less Recoverable Depreciation	: \$ 14,085.05
Less Non-Recoverable Depreciation	: \$ 1,236.03
Less Deductible	: <u>\$ 1,000.00</u>
Payment Amount	: \$ 86,489.91

Please contact the lender to discuss disbursement of the funds. Please refer to the following policy language concerning the loss settlement and collection of the recoverable depreciation.

We will pay no more than the actual cash value until actual repair or replacement is completed. You may make further claim for the recoverable depreciation within 180 days after the loss based upon and for any specific additional cost to you actually incurred within that period in replacing the damaged property on a replacement cost basis.

Be sure to include the claim or policy number on any correspondence sent to us.

Runan A. Belcher

Runan A. Belcher
Claims Examiner
AMERICAN SECURITY INSURANCE COMPANY

cc: Richard C. Demerle, Esq.
 Michienzie & Sawin LLC
 745 Boylston Street
 Boston, MA 02116-2636

Mark Petrocelli
Petrocelli Public Insurance Adjusters, Inc.
334 Rockland Street
Hingham, MA 02043

This correspondence is written without prejudice to the parties herein involved and is not meant to be nor should it be considered to be a waiver of any of your rights or ours.

Assurant Group.

Claim Handling Office:
 PO Box 740252, Atlanta GA 30374
 770-763-1000 770-859-4720 Fax

Producer: 5948 Cowen Federal Bank, FSB 1675 Palm Beach Lakes Blvd. West Palm Beach, FL 34401	Loan / Policy #: 100540635 American Security Claim # C04001660	Policy Eff Date (MM/DD/YY):
Additional Insured: Joan Charles	<input checked="" type="checkbox"/> Date of Loss <input type="checkbox"/> Discovery Date Premium Paid? <input type="checkbox"/> Yes <input type="checkbox"/> No	2/1/04
Location of Loss: 14 Ditson Street Dorchester MA 02122	Cert Status (Binder, Policy, Renewal) No Policy	Policy Expi/Canc Date (MM/DD/YY)
Contact's Name: Joan Charles Contact's Phone # 857-212-5182 Additional Contact Number: Property Management Company:		

Exhibit: 12
 Witness: Charles
 Date: 9-20-06
 CM

Vacant Property? ☐ Yes ☒ No
 In Foreclosure? ☐ Yes ☒ No
 REO? ☐ Yes ☒ No

First Mortgage ☐ Yes ☐ No
 Second Mortgage? ☐ Yes ☐ No
 Equity Line ☐ Yes ☐ No

Previous Claims? ☐ Yes ☐ No

If yes, summarize the claim history in the
 description of loss & damage section.
 Include claim number and cause of loss.

Type of loss (fire, wind, explosion, etc.):

Fire

Assignment type:

Description of loss & damage:

House is not liveable.

Joan Charles
(617) 282-8920

Policy Information:

Dwelling	Contents	Flood

Vandalism Ded:

Vacant V&M Ded:

Other Perils Ded:

REMARKS:

Claim checks are mailed to LOSS DRAFTS, Attn: Diane Means, PO Box 5501, Springfield, OH 45501 856-825-9200

Reported By: Joan Charles, insured	Reported To: Elizabeth Vaughn-ATL	Date (MM/DD/YY) 02/03/04
Adjuster Assigned Cunningham Lindsey	ASG Examiner Runan Belcher-ATL	